

Form 148 – ntcsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-16547-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Phillip S Osley 24 Stevens Road Kendall Park, NJ 08824	Felicia A. Osley 24 Stevens Road Kendall Park, NJ 08824
--	---

Social Security No.:

xxx-xx-0601	xxx-xx-2203
-------------	-------------

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on July 2, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 2, 2020

JAN: rms

Jeanne Naughton  
Clerk

In re:  
Phillip S Osley  
Felicia A. Osley  
Debtors

Case No. 18-16547-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 63

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db/jdb +Phillip S Osley, Felicia A. Osley, 24 Stevens Road, Kendall Park, NJ 08824-1421  
cr +FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
Suite 100, Mt. Laurel, NJ 08054-3437  
517431990 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
517431991 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
517499804 +FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, ATTN: BANKRUPTCY DEPARTMENT,  
10500 KINCAID DRIVE, FISHERS IN 46037-9764  
517431994 +Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489  
517431995 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764  
517431996 +Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897  
517521681 +Garden Savings Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
Tinton Falls, NJ 07724-3001  
517431998 +Hyundai Finc, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
517432000 +Navaneetha Devaraj & Sheela Gopalakrishn, 22 Christy Drive, Warren, NJ 07059-6804  
517478679 +Navaneetha Devaraj and Sheela Gopalakrishnan, 203 Benkly Drive, Princeton, NJ 08540-9007  
517492694 +Navaneetha Devaraj and Sheela Gopalakrishnan, Philip R. Kaufman, 54 Woodbridge Ave.,  
Highland Park, NJ 08904-3257  
517432001 +Phelan Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
Mount Laurel, NJ 08054-3437  
517432002 +Philip R. Kaufman, Esq., 54 Woodbridge Avenue, Highland Park, NJ 08904-3257  
517574154 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
517432003 +Sandee Jain, 26 Imperial Ct, Monroe Township, NJ 08831-2162  
517818025 +South Brunswick MUA, P.O. Box 190, Monmouth Junction, NJ 08852-0190  
517432005 +South Brunswick Tax Collector, 540 Ridge Road, Monmouth Junction, NJ 08852-2677  
517432008 +Stacey Cadoff, 163 Gregory Lane, Franklin Park, NJ 08823-1680  
517432009 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
Trenton, NJ 08645-0111  
517476355 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
517432013 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
517432014 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2020 01:40:50 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2020 01:40:44 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517431969 +EDI: AARGON.COM Jul 03 2020 04:49:00 Aargon Agency, Attn: Bankruptcy Department,  
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132  
517431970 +EDI: AARGON.COM Jul 03 2020 04:49:00 Aargon Agency, 8668 Spring Mountain Rd,  
Las Vegas, NV 89117-4132  
517431971 +E-mail/Text: legal@blirentals.com Jul 03 2020 01:40:18 BLI Rentals, LLC, PO Box 992,  
Emporia, KS 66801-0992  
517467162 +EDI: AISACG.COM Jul 03 2020 04:49:00 Capital One Auto Finance,  
4515 N Santa FE Ave., Dept. APS, Oklahoma City, OK 73118-7901  
517431972 +EDI: CAPONEAUTO.COM Jul 03 2020 04:49:00 Capital One Auto Finance,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517431974 +EDI: CAPONEAUTO.COM Jul 03 2020 04:49:00 Capital One Auto Finance, 3901 Dallas Pkwy,  
Plano, TX 75093-7864  
517465693 +EDI: AISACG.COM Jul 03 2020 04:49:00 Capital One Auto Finance, a division of Capital On,  
P.O. Box 4360, Houston, TX 77210-4360  
517444957 +EDI: AISACG.COM Jul 03 2020 04:49:00 Capital One Auto Finance, a division of Capital On,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
517431976 +E-mail/Text: Bk@c2cfsi.com Jul 03 2020 01:40:51 Coast to Coast Financial Solutions,  
Attn:Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831  
517431977 +E-mail/Text: Bk@c2cfsi.com Jul 03 2020 01:40:51 Coast to Coast Financial Solutions,  
101 Hodencamp Rd, Thousand Oaks, CA 91360-5831  
517431978 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 03 2020 01:41:01 Consumer Portfolio Svc,  
Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071  
517431979 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 03 2020 01:41:01 Consumer Portfolio Svc,  
Po Box 57071, Irvine, CA 92619-7071  
517431980 +EDI: CCS.COM Jul 03 2020 04:48:00 Credit Collections Services, Attention: Bankruptcy,  
725 Canton Street, Norwood, MA 02062-2679  
517431982 +EDI: CCS.COM Jul 03 2020 04:48:00 Credit Collections Services, Po Box 607,  
Norwood, MA 02062-0607  
517431984 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 03 2020 01:38:40 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
517431985 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 03 2020 01:37:30 Credit One Bank Na,  
Po Box 98875, Las Vegas, NV 89193-8875

District/off: 0312-3

User: admin  
Form ID: 148

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Jul 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517431986 +E-mail/Text: electronicbkydocs@nelnet.net Jul 03 2020 01:40:53 Dept Of Ed/582/nelnet,  
Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517431988 +E-mail/Text: electronicbkydocs@nelnet.net Jul 03 2020 01:40:53 Dept Of Ed/582/nelnet,  
3015 Parker Rd, Aurora, CO 80014-2904  
517572865 +EDI: AIS.COM Jul 03 2020 04:48:00 Directv, LLC, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517855831 +E-mail/Text: ar@figadvisors.com Jul 03 2020 01:41:22 FIG Capital Investments NJ13, LLC,  
PO Box 54472, New Orleans, Louisiana 70154-4472  
517431992 +EDI: BLUESTEM Jul 03 2020 04:48:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
517431993 +EDI: BLUESTEM Jul 03 2020 04:48:00 Fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
517546881 +EDI: HY11.COM Jul 03 2020 04:48:00 Hyundai Capital America DBA, Hyundai Motor Finance,  
PO Box 20809, Fountain Valley, CA 92728-0809  
517431997 +EDI: HY11.COM Jul 03 2020 04:48:00 Hyundai Finc, Attn: Bankruptcy, Po Box 20809,  
Fountain City, CA 92728-0809  
517431999 EDI: IRS.COM Jul 03 2020 04:49:00 Internal Revenue Service (IRS), Department of Treasury,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
517580571 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 03 2020 01:38:11  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517432004 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Jul 03 2020 01:38:32  
Secretary of Housing and Urban Developme, 451 7th Street S.W., Washington, DC 20410-0002  
517432006 +EDI: SWCR.COM Jul 03 2020 04:49:00 Southwest Credit Systems, 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
517432007 +EDI: SWCR.COM Jul 03 2020 04:49:00 Southwest Credit Systems, 4120 International Parkway,  
Carrollton, TX 75007-1958  
517432010 +E-mail/Text: ar@figadvisors.com Jul 03 2020 01:41:22 TFS C/F FIG Cap Inv NJ13, LLC,  
MTAG C/F FIG Cap Invest NJ 13, PO Box 54472, New Orleans, LA 70154-4472  
517525756 +E-mail/Text: ar@figadvisors.com Jul 03 2020 01:41:22 TFS Cust for FIG Cap Inv NJ13, LLC,  
PO Box 54472, New Orleans, LA 70154-4472  
517432011 EDI: TFSR.COM Jul 03 2020 04:48:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408  
517432012 +EDI: TFSR.COM Jul 03 2020 04:48:00 Toyota Motor Credit Co, Po Box 9786,  
Cedar Rapids, IA 52409-0004  
517461353 +E-mail/Text: electronicbkydocs@nelnet.net Jul 03 2020 01:40:53  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
517432018 +EDI: VERIZONCOMB.COM Jul 03 2020 04:48:00 Verizon, Po Box 650584, Dallas, TX 75265-0584  
517432016 +EDI: VERIZONCOMB.COM Jul 03 2020 04:48:00 Verizon,  
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225  
517570221 +EDI: AIS.COM Jul 03 2020 04:48:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Garden Savings Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
Tinton Falls, NJ 07724-3001  
517431973\* +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517431975\* +Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
517431981\* +Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,  
Norwood, MA 02062-2679  
517431983\* +Credit Collections Services, Po Box 607, Norwood, MA 02062-0607  
517431987\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517431989\* +Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904  
517432019\* +Verizon, Po Box 650584, Dallas, TX 75265-0584  
517432017\* +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225  
517432015 ##+Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 148

Page 3 of 3  
Total Noticed: 63

Date Rcvd: Jul 02, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Allison J. Kiffin on behalf of Creditor Garden Savings Federal Credit Union collections@peterliska.com  
Andrew L. Spivack on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
Craig Scott Keiser on behalf of Creditor FREEDOM MORTGAGE CORPORATION craig.keiser@law.njoag.gov  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com  
Justin M Gillman on behalf of Debtor Phillip S Osley ecf@gbclawgroup.com, R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com  
Justin M Gillman on behalf of Joint Debtor Felicia A. Osley ecf@gbclawgroup.com, R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com  
Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 12